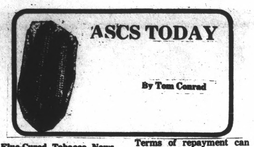

Flue-Cured Tobacco News - Flue-Cured tobacco producers are reminded that the Flue-Cured Markets should open around August 15.

Last week all flue-cured producers were sent a postcard (MQ 32). This postcard asked producers if discount variety tobacco was planted; if DDT, TDE, toxaphene or endrin was used on the tobacco and if Maryland Tobacco was planted on the farm. Before a producer can get his Marketing Card, he must answer the questions on the postcard, sign, date and return it to the ASCS Office. After the postcard is returned to the ASCS Office and the producer receives his Marketing Card he is eligible to market his tobacco at the warehouse which he designated earlier in the year.

If a producer wishes to redesignate his tobacco to a different warehouse during the 1978 crop year he may do so during the following periods:

July 31 - August 4
August 28-September 1
October 2 - October 5
October 30 - November 3
November 27 - December 1

Tobacco Regulations Concerning Suckers - Tobacco marketing regulations prohibit the harvesting of a second crop of tobacco (except burley). A second crop of tobacco is the harvesting from the same plants or different plants from the same acreage in any calendar year. The penality for second crop harvesting (suckers) is a reduction in allotment for next year by the amount of acreage from which the second crop (suckers) was harvested.

Grain and Wet Storage Loan Program - Do you have enough grain or wet storage space on your farm? If not, why not stop by the ASCS Office and let us explain our loan program to you. ASCS can lend up to 85% of the cost of eligible equipment at an interest rate of 7% per year Terms of repayment can be arranged from five to eight years with equal annual installments plus interest computed on the unpaid balance.

Commodity Loans - Farmers that are interested in obtaining loans on harvested wheat, feed grains and soybeans should contact the ASCS Office. This program loans the farmer working capital while waiting for better prices before selling their commodities. The interest rate for 1978 crop loans is 7% per annum and the loan rates per bushel are as follows:

Barley	$1.60
Corn	$2.17
Oats	$1.13
Rye	$1.83
Grain Sorghyn	$1.91
Soybeans	$3.37
Wheat	$2.30

HINTS FOR HOMEOWNERS

CHOOSING A GOOD ROOF

Your roof may not be caving in, but if your home is more than 15 years old, your roof may well need to be repaired or replaced. Here's how to select the safest and best-looking roof for your needs.

Choose an asphalt roof. More than 85 percent of all the roofs on American homes are now covered with asphalt shingles.

The more a shingle weighs, the longer it lasts. Standard shingles weigh about 240 pounds per 100 square feet and last approximately 15 years. Heavyweight shingles, like GAF Timberline, weigh approximately 330 pounds per 100 square feet and last up to 25 years.

If your roof is a mess, don't raise the roof. RAZE the roof!

RAISING THE RIGHT ROOF can add to your home's beauty.

Shingles differ in appearance as well as weight. Some shingles give the roof a long, sweeping appearance that complements ranch-style homes. Heavyweights, like Timberline shingles, that resemble traditional wood shingles go well with Tudor, modern, Dutch colonial and split-level design homes.

Asphalt shingles come in a wide range of colors. They are fire and wind resistant and come with a warranty, like GAF's, ranging up to 25 years.

Layne Completes Course In Coin Telephone Repair

Emmitt Taylor Layne, Jr. of Appomattox, installer/repairman at Continental Telephone's Appomattox location has completed a course in coin telephone repair and maintenance at the Continental Telephone System Training Center near Amherst, Virginia.

Each student who completes the course will be able to assemble and disassemble the coin slot, install and perform routine maintenance on the telephone paystation.

He will also receive instruction in how to make feature changes involving the wiring; to analyze and locate equipment troubles and take corrective action on each trouble.

Layne has been with the Continental System since 1965.

GOOD VISION
Doesn't Cost . . . IT PAYS!
A.G. Jefferson
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For complete eye care
Consult Your EYE PHYSICIAN
Then See Your GUILD OPTICIAN
ALLIED ARTS BUILDING
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or 352-8488
Appomattox, VA 24522

SEPTEMBER 23rd.
Appomattox Railroad Festival
Beard Growing Contest.
YA-HOO!
To The Winner:
1st Prize $75.00 Bond
2nd Prize $50.00 Bond
3rd Prize $25.00 Bond
Contestants Must Register with a Down Town Business beginning July 31st.
Must Be Clean Shaven When Registering.
SPONSORED BY
Appomattox Down Town Merchants Association

REPORT OF CONDITION, CONSOLIDATING DOMESTIC SUBSIDIARIES, OF THE

FIDELITY AMERICAN BANK N.A. of LYNCHBURG

IN THE STATE OF VIRGINIA, AT THE CLOSE OF BUSINESS ON JUNE 30, 1978, PUBLISHED IN RESPONSE TO CALL MADE BY COMPTROLLER OF THE CURRENCY, UNDER TITLE 12, UNITED STATES CODE, SECTION 161.

Charter number 1522 National Bank Region Number 5

ASSETS		Thousands of Dollars
Cash and due from banks		$114,348
U.S. Treasury securities		14,170
Obligations of other U.S. Government agencies and corporations		22,067
Obligations of States and political subdivisions		30,277
Other bonds, notes, and debentures		11
Federal Reserve stock and corporate stock		487
Trading account securities		150
Federal funds sold and securities purchased under agreements to resell		38,391
Loans, Total (excluding unearned income)	$238,147	
Less: Reserve for possible loan losses	$ 3,942	
Loans, Net		234,205
Direct lease financing		3,638
Bank premises, furniture and fixtures, and other assets representing bank premises		8,082
Real estate owned other than bank premises		544
Investments in unconsolidated subsidiaries and associated companies		None
Customers' liability to this bank on acceptances outstanding		1,000
Other assets		5,837
TOTAL ASSETS		$453,637

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations		$ 96,543
Time and savings deposits of individuals, partnerships, and corporations		271,302
Deposits of United States Government		2,829
Deposits of States and political subdivisions		40,855
Deposits of foreign governments and official institutions		351
Deposits of commercial banks		7,313
Certified and officers' checks		3,081
TOTAL DOMESTIC DEPOSITS		$421,476
Total demand deposits	$113,695	
Total time and savings deposits	$307,781	
Total deposits in foreign offices		None
TOTAL DEPOSITS IN DOMESTIC AND FOREIGN OFFICES		421,476
Federal funds purchased and securities sold under agreements to repurchase		45,943
Liabilities for borrowed money		30,970
Mortgage indebtedness and liability for capitalized leases		None
Acceptances executed by or for account of this bank and outstanding		1,000
Other liabilities		6,218
TOTAL LIABILITIES (excluding subordinated notes and debentures)		$505,607
Subordinated notes and debentures		95,000

EQUITY CAPITAL		
Preferred stock No. Shares outstanding (par value)		None
Common Stock a. No. Shares outstanding	436,364	
b. No. Shares outstanding (par value)	436,364	4,363
Surplus		16,867
Undivided profits		17,800
Reserve for contingencies and other capital reserves		None
TOTAL EQUITY CAPITAL		39,030
TOTAL LIABILITIES AND EQUITY CAPITAL		$453,637

MEMORANDA	
Average for 30 calendar days ending with report date:	
Cash and due from banks	$103,477
Fed. funds sold and securities purchased under agreements to resell	$ 37,340
Total loans	$235,484
Time deposits of $100,000 or more in domestic offices	$ 42,521
Total deposits	$430,376
Fed. funds purchased and securities sold under agreements to repurchase	$ 49,512
Liabilities for borrowed money	$ 38,688
TOTAL ASSETS	$444,092
Standby letters of credit (outstanding as of report date)	$ 1,743
Time certificates of deposit in denominations of $100,000 or more (outstanding as of report date)	$ 46,574
Other time deposits in amounts of $100,000 or more (outstanding as of report date)	None

I, Robert D. Davis, S.V.P. & Controller, of the above-named bank, do hereby declare that this report of condition is true and correct to the best of my knowledge and belief.

Robert D. Davis
July 25, 1978.

We, the undersigned directors attest the correctness of this statement of resources and liabilities. We declare that it has been examined by us, and to the best of our knowledge and belief is true and correct.

Directors
JAMES E. McCRUSLAND
EDWARD C. SUELING
JAMES B. FOREHAND, JR.

ENERGY-SAVING HOMES
Will build energy-saving Kingsberry Homes on your lot or ours. 100 Plans to select from. $38,000.00 and up. Call: Charlotte Builders, Inc. Collins, Phone 847-2-1167 or 544-9

WHEEL ALIGNMENT
WHEEL BALANCING
Lawson Ford, Inc.
Route 460
Appomattox, Virginia

BIG HORN MKT.
Concord, VA.
WE WELCOME FEDERAL FOOD STAMPS
8-16oz. COKES 99¢
BUDWEISER BEER 6.90 CASE 'NET'
VALLEYDALE PICNICS 79¢ LB
BOLOGNA 1.29 LB.
ARMOUR ARM ROAST 1.39 LB.
BONELESS CHUCK STEAK 1.59 LB.
CLIP THIS COUPON
CIGARETTES 3.79 ctn.
OFFER Good 8-2/5-78
RATH SAUSAGE 99¢ LB.
CHARMIN 4 ROLL BATH TISSUE 59¢
LIMIT 2 WITH 7.50; EXCLUDING SPECIALS.
KERR JARS
Qt. REGULAR 2.89
WIDE MOUTH qt. 3.19
16 SLICES KRAFT CHEESE $1.19 PKG.
MUSSELMANS VINEGAR 1.69 Gal.
CHATHAM CHUNK DOG FOOD 3.79 25LB. BAG
Folger's COFFEE 2.89 LB.
CLIP THIS COUPON
LETTUCE 19¢ HEAD
WITH EACH 7.50 order.
OFFER GOOD 8-2/5-78

INTRODUCING Englander WOOD BURNING STOVES TO THE APPOMATTOX AREA.

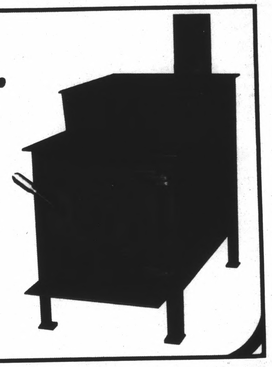
ENGLANDER 28 FIREPLACE SPACE SAVER

Factory Representative Will Be On Hand Saturday August 5, From 8 A.M. to 5 P.M. To Demonstrate And Answer Any Questions About The Complete Line Of ENGLANDER WOOD BURNING STOVES

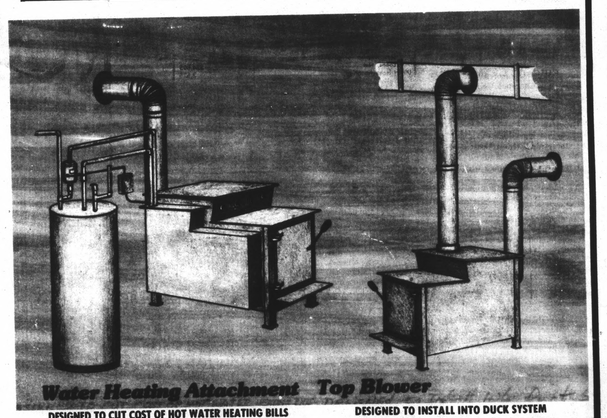
Yesterday, the Wood Stove was a fact of life.

Today, the Englander is an attractive alternative.

Some Facts You Should Know About Englander...



- Air-Tight Assembly
- Constructed of ¼" American-Made Steel
- Weight Between 450 & 525 Lbs.
- Cast Iron Door
- Prescision Draft Controls
- Firebrick Lined
- Forced Air Circulation Available
- Totally Hand Crafted
- Can Be Used For Cooking
- Safe, Economical, Handsome



DESIGNED TO CUT COST OF HOT WATER HEATING BILLS — DESIGNED TO INSTALL INTO DUCK SYSTEM

ALSO
APPOMATTOX FARM SUPPLY CO.
Carries a Complete Line Of Wood Heating Accessories, Including
• Dura-Vent U/L Approved Flue Kits • Dura-Black Flue Pipe
• Tool & Shovel Sets • Stove Mats

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